

CONSUMER SECURITY FREEZE

Effective November 1, 2006, New York consumers can place a security freeze on their credit reports to block access to the information provided by the three major credit reporting agencies: TransUnion, Equifax and Experian. Once blocked, the consumer would have to formally request that the freeze be lifted, temporarily or permanently, for others to have access to their credit report such as prospective employers, insurers or credit card issuers.

Consumers can contact the credit reporting agencies at the following addresses:

[TransUnion Fraud Victim Assistance Department](#)

PO Box 6790, Fullerton, CA 92834
1-888-909-8872 or 1-800-680-7289

[Equifax Security Freeze](#)

PO Box 105788, Atlanta, GA 30348
1-800-685-1111

[Experian Security Freeze](#)

PO Box 9554, Allen, TX 75013
1-888-397-3742

Consumers must send a certified letter through the U.S. Postal Service or via an overnight delivery service requesting the Security Freeze. Sample letters are available on each of the credit reporting agencies' websites. Expect requests to be processed within five business days upon receipt. After the Security Freeze has been placed, a confirmation letter along with a password or personal identification number (PIN) will be provided.

After the first request, consumers who are not victims of identity theft can be charged \$5.00 for the placement, temporary lifting or removal of the Security Freeze. No charge will be assessed to consumers who provide a valid copy of a police report alleging the crime of identity theft or [Federal Trade Commission ID Theft Affidavit](#).

Other Resources:

[NYS Consumer Protection Board](#)
[Office of the NYS Attorney General](#)
[Federal Trade Commission](#)